

In re:
Francis M Del Campo
Debtor

Case No. 22-10698-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 22, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	+ Francis M Del Campo, 1520 Curtin Street, Philadelphia, PA 19145-5801

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MITCHELL LEE CHAMBERS, JR.	on behalf of Debtor Francis M Del Campo ecfbc@comcast.net paecfbc@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re : Chapter 13
Francis DelCampo :
Debtors : Case No. 22-10698 ELF

ORDER

AND NOW, upon Motion of the Debtor to avoid a judicial lien held by TD Bank USA, N.A and Discover Bank (“the Respondents”) in personal property and/or real property of the Debtor located at 1520 CURTIN STREET, PHILADELPHIA, PA 19145

AND, the Debtor having asserted that the alleged liens arising from the judgment entered on June 29, 2015 on behalf of TD Bank, N.A. in the Philadelphia Municipal Court, Claim No.1504144303 and the judgment entered on March 14, 2016 on behalf of Discover Bank in the Philadelphia Municipal Court, Claim No.1601194804 are subject to avoidance pursuant to 11 U.S.C. §522(f),

And, the Debtor having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed,

It is hereby **ORDERED** that the Motion is **GRANTED** by default.

It is further **ORDERED**, subject to 11 U.S.C. §349(b), that the judicial liens held by the Respondents in the real property of the Debtor listed and claimed as exempt in Schedule C of the Debtor’s bankruptcy schedules are **AVOIDED**.

Date: 7/22/22



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE